

2009 Open Enrollment

Extended Dependent Coverage



Beginning Jan. 1, 2009, the cutoff age for covering an unmarried, eligible dependent will be extended from age 23 to age 25. As a result, you may elect medical, dental, vision and accidental death and dismemberment (AD&D) coverage for your unmarried, eligible dependent up to age 25 during Open Enrollment, Nov. 3 – 21, 2008. Any benefit coverage you elect for your dependent will take effect January 1, 2009.

To add coverage for your dependent, you must either already have coverage or elect to add coverage for yourself during Open Enrollment. For example, if you want to cover your dependent under supplemental AD&D insurance, you must already have supplemental AD&D for yourself or choose to add it during Open Enrollment for yourself first.

When you elect to add an eligible dependent who is 23 or 24 years old to your benefits, ***you will pay monthly premiums for the coverage***. If you cover your dependent under your medical benefit, you will pay a premium based on your earned 2009 out-of-pocket expense level (gold, silver or bronze). Your premiums will be deducted in equal amounts from two paychecks each month on an after-tax basis. Rates for coverage are shown on the last page of this fact sheet.

Turning age 23 outside of Open Enrollment

If your eligible dependent turns 23 outside of Open Enrollment, you will receive a letter from Benefits and Retirement Operations notifying you that you have 30 days from the date you receive the letter to enroll your dependent in this extended coverage. If you don't respond to the letter within 30 days or if you don't pay the premium at any time, coverage for your dependent will be discontinued and you will not be able to enroll your dependent again until the next Open Enrollment or a qualifying life event occurs. Because this discontinuation of coverage is not a qualifying life event, your dependent will not be eligible for coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act).

Losing other coverage

If your eligible dependent under age 25 loses coverage through another plan and is still eligible to be a dependent, you may add the dependent to your benefits by completing an online Add/Change Children Coverage form within 30 days of the date your dependent loses coverage. To complete the form, go to www.kingcounty.gov/employees/benefits and click on “My Benefits” on the left side of your computer screen.

Covering a disabled dependent

If your eligible dependent is determined to be disabled before age 25 while actively covered under your plan, the county will pay the cost of the dependent’s coverage for as long as the disability is appropriately documented – even past age 25.

Your premiums will be waived for the dependent at the earliest pay period after you submit a Continue Coverage for Disabled Adult Child form to Benefits and Retirement Operations and provide appropriate documentation of the disability. You must submit the form and documentation within 30 days after the disability occurs. To download the form, go to www.kingcounty.gov/employees/benefits and click on “Forms” in the menu on the left side of your computer screen.

If your eligible dependent becomes disabled while not covered under your plan, you may add your dependent to your coverage only during Open Enrollment or after a qualifying life event (becoming disabled is not a qualifying life event under COBRA). To add your dependent, submit a Continue Coverage for Disabled Adult Child form to Benefits and Retirement Operations during Open Enrollment or after a qualifying life event and provide appropriate documentation of the disability.

When are dependents eligible?

Dependents are eligible for county benefits when they are:

- your unmarried children or your spouse/domestic partner’s unmarried children if they are under age 25 and chiefly dependent on you for support and maintenance, and you may claim them on your federal tax return. “Children” or “child” means:
 - biological children;
 - adopted children, or children legally placed with you for adoption or for whom you assume total or partial legal obligation for support in anticipation of adoption;
 - stepchildren; and
 - legally designated wards, who include legally placed foster children, children placed with you as legal guardian or children named in a Qualified Medical Child Support Order (QMCSO) as defined under federal law and authorized by the plan;
- a child (as defined above) age 25 or older if the child:
 - was incapacitated and covered under your plans before age 25;
 - continues to be incapacitated due to a developmental or physical disability; and
 - is chiefly dependent on you for support and you may claim him/her on your federal tax return.

Extended Dependent Coverage Rates for 2009

Monthly cost to cover all eligible dependents age 23 and 24 for medical, dental and vision

	Dependents of regular employees and full-time transit operators	Dependents of part-time transit operators	Dependents of Technical Employees Association members	Dependents of deputy sheriffs*
KingCare SM Gold	\$ 311.05	\$ 311.05		
KingCare SM Silver	\$ 292.39	\$ 292.39		
KingCare SM Bronze	\$ 276.84	\$ 276.84		
KingCare SM Preferred			\$ 311.05	
KingCare SM Basic			\$ 276.84	
Group Health Gold	\$ 373.66	\$ 298.84		
Group Health Silver	\$ 351.05	\$ 280.76		
Group Health Bronze	\$ 330.92	\$ 264.56		
Group Health			\$ 374.71	\$ 433.09
Dental	\$ 58.78	\$ 58.78	\$ 58.78	\$ 69.33
Vision	\$ 7.96	\$ 7.96	\$ 7.96	

* Rates for deputy sheriff medical plans other than Group Health are not available at this time.

Monthly cost to cover all eligible dependents age 23 and 24 for supplemental AD&D insurance

If you elect this supplemental amount ...	Cost to Cover All Your Children at 10% of Your Amount
\$ 50,000	\$.25
\$ 100,000	\$.50
\$ 150,000	\$.75
\$ 200,000	\$ 1.00
\$ 250,000	\$ 1.25
\$ 300,000	\$ 1.50
\$ 350,000	\$ 1.75
\$ 400,000	\$ 2.00
\$ 450,000	\$ 2.25
\$ 500,000	\$ 2.50